

Information to identify the case:

Debtor 1	<u>Rocco A. Viscomi</u>	Social Security number or ITIN	xxx-xx-4952
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 24-22799-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rocco A. Viscomi

2/19/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rocco A. Viscomi
Debtor

Case No. 24-22799-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 19, 2025

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2025:

Recip ID	Recipient Name and Address
db	+ Rocco A. Viscomi, 827 Venango Avenue, Pittsburgh, PA 15209-1249
16459840	+ Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16459844	+ Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16459863	+ Synchrony Bank/Amazon, Po Box 71737, Philadelphia, PA 19176-1737
16459864	+ Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16459865	+ Synchrony Bank/Lowes, Po Box 71727, Philadelphia, PA 19176-1727
16459866	+ Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16459867	+ Synchrony Bank/Sams Club, Po Box 71727, Philadelphia, PA 19176-1727
16459868	+ Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Feb 20 2025 06:33:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Feb 20 2025 06:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 20 2025 02:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 20 2025 06:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 20 2025 02:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Feb 20 2025 02:33:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16459852	Email/Text: correspondence@credit-control.com	Feb 20 2025 02:33:00	Credit Control, LLC, 3300 Rider Trail S, Suite 500, Earth City, MO 63045
16459844	+ EDI: CAPITALONE.COM	Feb 20 2025 06:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16459840	+ EDI: CAPITALONE.COM	Feb 20 2025 06:33:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16459848	+ EDI: CITICORP	Feb 20 2025 06:33:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
16459849	+ EDI: CITICORP	Feb 20 2025 06:33:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO

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			63179-0040
16459850	+ EDI: WFNNB.COM	Feb 20 2025 06:39:00	Comenity Bank/Big Lots, Po Box 182120, Columbus, OH 43218-2120
16459851	+ EDI: WFNNB.COM	Feb 20 2025 06:39:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
16459853	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 20 2025 02:34:00	Dept Of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
16459854	+ EDI: DISCOVER	Feb 20 2025 06:33:00	Discover Bank, Po Box 30939, Salt Lake City, UT 84130-0939
16459855	+ EDI: DISCOVER	Feb 20 2025 06:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
16459857	Email/Text: collecadminbankruptcy@fnni.com	Feb 20 2025 02:33:00	First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
16459856	Email/Text: collecadminbankruptcy@fnni.com	Feb 20 2025 02:33:00	First National Bank of Omaha, P.o. Box 3412, Omaha, NE 68197
16459858	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 20 2025 02:33:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
16459861	Email/Text: Bankruptcy.Notices@pnc.com	Feb 20 2025 02:33:00	PNC Bank**, PO Box 94982, Cleveland, OH 44101
16459862	Email/Text: Bankruptcy.Notices@pnc.com	Feb 20 2025 02:33:00	PNC Financial, Attn: Bankruptcy, 300fifth Ave, Pittsburgh, PA 15222
16459860	+ Email/PDF: ebnotices@pnmac.com	Feb 20 2025 02:42:58	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
16459859	+ Email/PDF: ebnotices@pnmac.com	Feb 20 2025 02:42:57	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
16459864	+ EDI: SYNC	Feb 20 2025 06:33:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16459863	+ EDI: SYNC	Feb 20 2025 06:33:00	Synchrony Bank/Amazon, Po Box 71737, Philadelphia, PA 19176-1737
16459866	+ EDI: SYNC	Feb 20 2025 06:33:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16459865	+ EDI: SYNC	Feb 20 2025 06:33:00	Synchrony Bank/Lowes, Po Box 71727, Philadelphia, PA 19176-1727
16459868	+ EDI: SYNC	Feb 20 2025 06:33:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16459867	+ EDI: SYNC	Feb 20 2025 06:33:00	Synchrony Bank/Sams Club, Po Box 71727, Philadelphia, PA 19176-1727
TOTAL: 29			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
16459847	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16459845	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16459846	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16459841	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16459842	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16459843	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293

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TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Kenneth Steidl	on behalf of Debtor Rocco A. Viscomi julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfbis.com

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